

COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As a below-named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if several names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

SYSTEM, METHOD AND COMPUTER PRODUCT FOR OPTIMAL PRICING OF A FINANCIAL PRODUCT

☒ the specification of which is attached hereto OR

☐ was filed on [date] as Application Serial No. [Serial No.] or PCT International Application Number [Int'l. App. No.] and was amended on [date] (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with 37 CFR §1.56.

I hereby claim foreign priority benefits under 35 U.S.C. §119 (a)-(d) or (f) or 365(b) of any foreign application(s) for patent or inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below, and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed:

COUNTRY	APPLICATION NUMBER	DATE OF FILING	CERTIFIED COPY ATTACHED
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or 365(c) of any PCT International application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose material information as defined in 37 CFR §1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

U.S. PARENT APPLICATION OR PCT PARENT NUMBER	PARENT FILING DATE	STATUS (patent and number, pending, abandoned)

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below.

APPLICATION NUMBER(S)	FILING DATE

As a named inventor, I hereby appoint **Practitioners at Customer Number 006147**

Henry J. Policinski, (Reg. No. 26, 621), Scott R. Hayden, (Reg. No. 41,821), and Michael M. Gnibus (Reg. No. 38,162) jointly, and each of them severally, as attorney(s) or agents(s), with full power of substitution, delegation and revocation, to prosecute this application, to make alterations and amendments therein, to receive the patent and to transact all business in the Patent and Trademark Office connected therewith.

Address all telephone calls to: David C. Goldman

at telephone number (518) 387-5927

I hereby direct that all correspondence and telephone calls in connection with this application be addressed to:
Practitioners at Customer Number 006147.

DECLARATION

DOCKET NUMBER: 140284

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further, statements were made with the knowledge that willfully false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. §1001 and that all such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole or first joint inventor: **ABHINANDA (NMN) SARKAR**

Inventor's signature Abhinanda Sarkar Date: March 26, 2004

Residence: **Bangalore, INDIA**

Citizenship: **India**

Post Office Address: **773 9th Main, 3rd Block Koramangala, BANGALORE, 560034, INDIA**

Inventor(s): **Abhinanda Sarkar, Debasis Bal & Awadhesh Kumar**

DECLARATION

DOCKET NUMBER: 140284

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further, statements were made with the knowledge that willfully false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. §1001 and that all such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of second joint inventor: DEBASIS (NMN) BAL

Inventor's signature Debasis Bal Date: March 26, 2004

Residence: BANGALORE, INDIA

Citizenship: INDIA

Post Office Address: 2D, Krishna Nagar Apt., Annasandrapalya, Hal Post, BANGALORE, INDIA 560017

Inventor(s): Abhinanda Sarkar, Debasis Bal & Awadhesh Kumar

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Full name third joint inventor: AWADHESH (NMN) KUMAR

Inventor's signature Awadhesh Kumar Date: 26th March 2004

Residence: NEW DELHI, BANGALORE

Citizenship: INDIA

Post Office Address: C/O Avtar Singh Bahl, 61-Mandakini, NRI Complex, GK-IV, New Delhi, INDIA

Inventor(s): Abhinanda Sarkar, Debasis Bal & Awadhesh Kumar